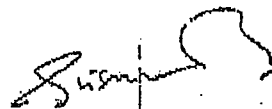


AFFIDAVIT OF GANESAN VISVABHARATHY

1. I am over the age of 21. I make this affidavit based on my personal knowledge.
2. I have not lived at 7529 Ridgewood Lane, Burr Ridge, Illinois since at least the summer of 2006. Prior to the summer of 2006, I did reside at that house with my wife, Dr. Suriya Sastri, but permanently moved out as part of our separation. Divorce proceedings are pending.
3. When I left Dr. Sastri's residence, I established my own separate abode.
4. I have been traveling abroad for the past several months, beginning in about October 2007.
5. Dr. Sastri has not provided me with any complaint or other legal pleading related to any lawsuit by Indymac against me.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on: February 14, 2008



Ganesan Visvabharathy